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TO GET ON TWO PAY ROLLS

NEDL TRANSFER



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By E. A. Hungerford

*A Manual of
Personal and Family Finances*

KF751

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HOW TO GET ON TWO PAY-ROLLS

A Manual of Personal and Family Finances

By

E. A. HUNGERFORD

*With an itemized expense blank
for every month in the year*



INDIANAPOLIS
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KF751

HARVARD UNIVERSITY
GRADUATE SCHOOL OF EDUCATION
BUREAU OF VOCATIONAL GUIDANCE
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HOW TO GET ON TWO PAY-ROLLS

THE FOUR R'S

Reading, 'Riting, 'Rithmetic and Recording

"No single study outside of the essential branches of reading, writing and arithmetic would be more serviceable than the study of efficient methods of keeping accounts. It is a universal need."

—John Hamilton.

HOW TO GET ON TWO PAY-ROLLS

It is taken for granted that you are on one pay-roll, at least that you have some income and some money to spend. Then just a little time used each day in operating a budget will help you to secure an extra income.

You have a fairly accurate idea of what your earning capacity is, but if you are like ninety-nine out of every hundred American citizens, you have no very definite idea of your spending capacity. In using this budget book you will find your spending capacity first, by estimating what and how you ought to spend, and, second, by keeping track of where the money goes and how near you can come to your estimates.

By this simple method of accounting it has been demonstrated over and over again that a person or family can save a part of the income, whereas heretofore such an accomplishment has seemed absolutely impossible. The savings deposited in the savings-bank or invested in reliable securities will work for you twenty-four hours of every day and seven days of every week, earning interest. The payment to you of this interest or dividend is your second pay-roll. This is not theory but cold-blooded fact. On your determination to stick to this system and make yourself save may depend your success or failure in life.

You would not want to live in a community that did not estimate in advance for what your taxes were to be paid. You would not want to work for a company

that did not operate on a sound business basis, that kept no account of how it spent its money, that was uncertain if receipts would equal or exceed expenses. You would have no basis for assurance that there would be enough cash in the safe on pay-day to meet your wage, or that the concern would not go into a receiver's hands any day.

You are in the business of making a living and a life. A family is a greater concern by far than the greatest industrial plant in the world. It needs to be conducted on the soundest and most modern business basis. In no other way can the greatest possible success be attained.

Intelligent spending will put you on the road to financial independence so that you can get the greatest enjoyment in life, have the social and intellectual development due every human being, and look forward to an old age without money worries.

As Cortland Myers said, "If a young man and his wife starting out in life will conscientiously, rigidly begin to save money together and sacrifice together, they will save their home and their love. There is something that binds human hearts together when they begin to make sacrifice for a good object and a high ideal. It develops character."

A budget is not kept in many cases because it is not the custom, or it looks hard and complicated, or the way to proceed is not understood, or the necessity of economy is not appreciated, or its value in helping to increase one's financial resources is not realized.

Others, who understand the importance of such a system of accounts, simply put off until to-morrow the start in budget keeping they ought to begin to-day. Never before has there been such a vital need for a budget as in these days of the high cost of living when three dollars do only the buying done heretofore by two. But to operate a budget is as easy as it is important. It enables you readily to keep track of every dollar received and spent so that you can quickly refer to the record at any time and learn where the money went, and if it was wisely spent. It helps you to direct your expenditures in the best way and get a hundred cents in value for every dollar you pay out. It helps you to save more, keep out of debt, educate your children, and leads to happiness and prosperity. There is no better time to start a budget than at the beginning of the year.

Several matters should be given consideration before starting your budget, such as, the number of adults in your family, number of children, number of employees, the health of members of the family, whether living in own home, rented house, hotel or apartment, whether water, light and heat are included with rent, whether residence is in the city, village, suburb or country, transportation cost to and from work, outside meals to be paid for, traveling expense in connection with work, permanency of position, size of regular income, income reasonably expected from other sources, life insurance protection, adequate fire protection, owner of an automobile, extra expenditure on clothes, books, etc., required on account of nature of work, etc.

A FINANCIAL CREED

A fourteen-point financial creed is given here which can well be adopted in whole or at least in part by every person who wishes to get ahead. It will help the individual to fit his income and abilities into the purposes of a well-rounded life.

1. Earn more than you spend. Save at least some part of your income. It puts you on the road to success.
2. Earn all you can honestly. The last word in this second point is most vital. The first four words contain an important injunction.
3. Put maximum energy into your work. This leads to recognition of your labor and to promotion as well as to genuine happiness.
4. Avoid waste. America is the greatest waste nation. You can help eliminate this great economic loss.
5. Make a budget. Most folks go on the basis of spending what they think they need and saving what is left, which usually is not much. You save more by estimating in advance.
6. Use judgment in spending. By carefully and wisely spending for the necessities of life there is sure to be more for advancement and savings.
7. Keep a record of expenditures. This is simply applying good business judgment to a person or family.

8. **Have a bank-account.** By doing business with a bank you are only handling your financial affairs in accord with modern methods.
9. **Carry life insurance.** You owe it to your loved ones, those dependent on you for support and protection in case of unforeseen accident or death.
10. **Make your will.** A person, even on a small income and possessing little wealth, should make a simple will to be sure that that little is left to the proper heirs.
11. **Own your own home.** With the advance in renting costs it was never so desirable or economically advantageous to own one's own home as now.
12. **Pay your bills promptly.** This is a moral obligation which no one who values his credit or has a sense of honor will neglect.
13. **Invest in reliable securities.** Liberty Bonds and other governmental securities form a safe and convenient investment and help toward national prosperity.
14. **Give to unselfish causes.** It is a religious duty to share a part of your income with others less fortunate and to support the church.

FIFTY-SEVEN BUDGET SUGGESTIONS

1. Adopt the fourteen-point financial creed.
2. Be sure that every member of the family will cooperate.
3. Consider and define the standards of living which are to be maintained.
4. List all possible expenditures with reference to that standard.
5. Divide those expenditures under the eight main divisions given.
6. Decide how much should be saved and subtract it from the total income.
7. Divide balance of the income into the seven parts.
8. Decide on the smallest amount for which nourishing, satisfying food can be provided.
9. Determine the shelter expense.
10. Estimate expense for clothing.
11. Base on former bills operating expenses, including heat, light, water, telephone, help, furnishings, repairs, medical, gifts, taxes and incidentals. Leakages are believed to occur mostly in this group.
12. Set aside a proportion for giving to unselfish causes.
13. Fix a limit to your spending for luxuries.
14. The amount remaining can be used for advancement, including recreation and education.
15. The totals must be harmonized by modification or elimination so as to balance with the total income.
16. Poor budgeting with a record is far better than no budget.

17. The records will help make the second budget better.
18. A record of expenditures compared with a budget makes improved spending possible.
19. Persist in making a budget until it becomes a habit.
20. Home-making is a highly specialized industry.
21. Proper attention to the children's development is a parent's first duty.
22. Keep a checking-account and a savings-account in a bank.
23. The man and woman earn together the regular income.
24. Teach the children the value of money early in life.
25. Avoid waste in every form.
26. Have as little outside help in the home as possible.
27. Pay cash wherever convenient.
28. Employ labor-saving devices in the home.
29. Own your own home.
30. Do not lend money to personal friends without good security.
31. Supplement your income by keeping chickens and working a garden.
32. Study your fuel expense items and keep fuel equipment clean.
33. Own a bond.
34. Keep a pair of scales to insure your getting full weight.
35. Have your house and furniture fully protected by fire insurance.

36. Study food values and balanced menus.
37. Learn to sew and make clothes.
38. Plan the day's and the week's work ahead.
39. Take an inventory of your assets at the end of each year.
40. Protect your loved ones with life insurance.
41. Carry a small personal account memorandum.
42. Give your children a good education.
43. Make a will.
44. The home is what the members of the family make it.
45. Take a vacation at least once a year.
46. Keep all receipted bills in a safe place.
47. Keep important papers in safe deposit vault.
48. Do not endorse or sign a note for any one.
49. Avoid doctor's bills by keeping the laws of health.
50. Establish good credit by paying bills promptly.
51. Invest only on the advice of reliable counsel.
52. Do not try to keep up with the Joneses.
53. Check over all items in bills before paying them.
54. Know the contents of all documents signed.
55. Ignorance of the law excuses no one.
56. Notes bear interest only when so stated.
57. Start to-day.

BUDGET HEADS AND SUB-HEADS

Below are given the headings and sub-heads used in this budget book. Only those need to be used that best meet your own needs. For instance, you can simplify to the extent of using only one column each for Income, Outgo, Food, Shelter, Clothes, Operating Expense, Giving, Advancement, Savings, Luxuries.

BUDGET ITEMS

1. **Income**—Regular salary; irregular income, such as income from garden, chicken raising, interest from investments, etc.
2. **Outgo**—Total day's outgo in this column and distributed under proper columns.
3. **Food**—Groceries: Eggs, etc.
Meat market: Meat, fish, poultry.
Dairy products: Milk, cream, cheese, butter, etc.
Outside meals.
Blank space for bakery, including bread, cakes, cookies, etc., and fruit, vegetables, etc.
4. **Shelter**—Rent or interest on mortgage.
Upkeep and repairs, plumber, carpenter, mason, decorator, painter, supplies, etc.
Blank space for property taxes, fire insurance, etc.
5. **Clothes**—Man's: Outerwear, underwear, hats, shoes, ties, collars, gloves, etc.
Woman's: Dressmaker, outerwear, underwear, hats, shoes, ties, collars, gloves, etc.
Blank space for child or children.

6. **Operating Expense—Light:** Electricity, gas, oil, etc.
Fuel: Gas, coal, wood, oil, coke, electricity, etc.
Furnishings and repairs: Rugs, china, silverware, pictures, shrubs, etc.
Extra help: Laundry, cleaning, maid, cook, janitor, etc.
Blank space for medical: Doctor, dentist, medicines, drugs, nurse, hospital, oculist, etc. **Taxes:** Personal property, income, etc.; telephone, telegraph. **Gifts:** Personal, Christmas, wedding, etc. **Water, ice.** **Insurance:** Health, accident, furniture, burglary, etc. **Carfare:** Street-car, railroad, commutation, etc.; and for such items as haircut, postage, stationery, razor blades, shoe polish, etc.
7. **Giving—Church:** Sunday-school, missions, etc.
Blank space for charity, hospitals, orphanages, settlements, etc.
8. **Advancement—Education:** Lectures, books, magazines, papers, tuition, etc.
Recreation: Travel, lodge, club, music, sports, theater, movies, entertainments, billiards, bowling, tennis, baseball, golf, etc.
Blank space may be used for vacations or for automobile, gas, oil, repairs, garage, license, insurance, etc. It may be more accurate in some cases to put auto expenses under the heading of luxuries or operating expense.

9. **Savings—Savings-bank.**

Blank space for building and loan associations, life insurance, payment on home, governmental securities, and for such items as reliable bonds, stocks, loans, old-age fund, mortgages, etc.

10. **Luxuries—Non-essentials, such as tobacco, flowers, confections, shaving, shines, manicure, tips, etc.**

HOW SAVED MONEY GROWS

MONTHLY SAVINGS AT 4% INTEREST SHOW THE FOLLOWING GAINS

	1 Year	2 Years	3 Years	4 Years	5 Years
\$1 per month	\$12.25	\$ 24.99	\$ 38.23	\$ 52.06	\$ 66.42
\$2 per month	24.50	50.00	76.54	104.14	132.86
\$3 per month	36.75	74.99	114.77	156.17	199.25
\$4 per month	49.00	100.02	153.10	208.32	265.76
\$5 per month	61.25	125.01	191.35	260.37	332.17

WEEKLY SAVINGS GROW THIS WAY!

	1 Year	2 Years	3 Years	4 Years	5 Years
\$1 per week	\$ 52.94	\$108.04	\$165.38	\$ 225.02	\$ 287.08
\$2 per week	105.88	216.10	330.78	450.08	574.22
\$3 per week	158.82	324.16	496.20	675.18	861.40
\$4 per week	211.76	432.22	661.60	900.14	1148.54
\$5 per week	264.70	540.30	827.04	1125.36	1435.74

You can see that saving *regularly* and *persistently* is worth while. This book will help to do this.

INVENTORY STATEMENT

It is very desirable to take an inventory of your household and personal belongings. This will give you an idea of your wealth as you begin keeping your accounts, which may be at any time, preferably the beginning of some month. It is necessary in order to keep your budget accurate. It is also very desirable to take an inventory to get a basis for the proper insurance of your household and personal belongings. A form for inventory is given herewith which you can doubtless adapt for your own use:

INVENTORY STATEMENT SHOWING ASSETS AND LIABILITIES

19....

	Date Pur- chased	From Whom	Present Value	Cost
ASSETS				
Cash:				
On hand, man.....				
On hand, woman.....				
On hand, children.....				
In the bank, checking-account.....				
In the bank, savings department.....				
Total.....				
Household Furnishings:				
Living-room: Furniture, rugs, pictures, books, etc.....				
Dining-room: Furniture, silver, dishes, pictures, etc.....				
Bedrooms: Furniture, rugs, pictures, bedding, etc.....				
Halls: Furniture, rugs, pictures, statuary, etc.....				
Bathroom: Furniture, drugs, etc.....				
Kitchen, Cellar, Pantry: Groceries, coal, wood, supplies, etc.....				
Attic: Trunks, screens, storm windows, etc.....				
Man's clothes.....				
Woman's clothes.....				
Children's clothes.....				
Jewelry, camera, typewriter, etc.....				
Total.....				
Real Estate:				
House.....				
Land.....				
Garage.....				
Garden.....				
Total.....				
Investments:				
Stocks, bonds, etc.....				
Building and loan association.....				
Life insurance.....				
Government securities.....				
Total.....				
Loans:				
.....				
Totals to Be Carried Forward.....				

Totals Brought Forward				
Automobile				
Miscellaneous				
TOTAL ASSETS				
LIABILITIES				
Mortgage on real estate				
Bills payable				
Total Liabilities				
TOTAL WEALTH				

BILLS PAYABLE AND RECEIVABLE

It is desirable to list, as far as possible, bills which will be payable at different periods throughout the year, and bills which will be receivable, so that it may be seen at a glance the dates on which it will be necessary to make special expenditures and the dates when special income will be due.

I T E M	Date Due	Amt. Payable	Amt. Receivable
Total Balance			

FINANCIAL STATEMENT

ACTUAL LAST YEAR	\$																			
ESTIMATE THIS YEAR	\$																			
			FOOD						SHELTER			CLOTHES								
DATE	INCOME	OUTGO	GROCER	MEAT	DAIRY	OUTSIDE MEALS		RENT OR INT. ON MTGE.	UPKEEP AND REPAIRS		MAN'S	WOMAN'S								
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TOTAL INCOME FOR THE MONTH			LESS TOTAL OUTGO FOR THE MONTH				BALANCE ON HAND AT END OF MONTH				ADD CASH ON HAND AND IN BANK ON FIRST OF MONTH									

FINANCIAL STATEMENT

ACTUAL LAST YEAR \$													
ESTIMATE THIS YEAR \$													
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FINANCIAL STATEMENT

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ESTIMATE THIS YEAR \$													
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In operating during the second month, which will be your first month of complete budget keeping, proceed as before, except that you write in the top-line spaces, as nearly as you can, what you spent for the various items during the same month a year ago; and that you write in the second-line spaces an estimate of what your receipts and expenditures for the present month will be. It is good policy to consider the saving item first, putting down a given amount you think you ought to save, and making yourself live on the balance. Careful attention should be given the Giving item also, as it enriches the soul and makes for real happiness in life to share a part of the income with others less favored and give something to the church and other unselfish organizations and causes.

At the end of the year turn to the summary, page 50. After adding up your totals for the twelve months, the total income for the year less the total outgo, gives you your cash balance at the end of the year. Adding cash on hand, in the bank, etc., gives you total cash balance at the end of the year. Add to this total cash balance the value of household furnishings, including personal goods as inventoried. Add value of any real estate you may own, of investments, including life insurance, stocks, bonds, etc., of any other wealth, such as loans, automobile, etc., not included in above. The total of these items, less the total of any liabilities, such as mortgages, bills payable, etc., you may have at the end of the year, will give your total wealth at the end of the year. Compare with last year's business to see what progress has been made.

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TOTALS													
			TOTAL FOOD					TOTAL SHELTER			TOTAL CLOTHES		
TOTAL INCOME FOR THE MONTH			LESS TOTAL OUTGO FOR THE MONTH			BALANCE ON HAND AT END OF MONTH			ADD CASH ON HAND AND IN BANK ON FIRST OF MONTH				

FINANCIAL STATEMENT

ACTUAL LAST YEAR \$													
ESTIMATE THIS YEAR \$													
			FOOD				SHELTER			CLOTHES			
DATE	INCOME	OUTGO	GROCER	MEAT	DAIRY	OUTSIDE MEALS		RENT OR INT. ON MTGE.	UPKEEP AND REPAIRS		MAN'S	WOMAN'S	
1													
2													
3													
4													
5													
6													
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26													
27													
28													
29													
30													
31													
TOTALS													
			TOTAL FOOD				TOTAL SHELTER			TOTAL CLOTHES			
TOTAL INCOME FOR THE MONTH			LESS TOTAL OUTGO FOR THE MONTH			BALANCE ON HAND AT END OF MONTH			ADD CASH ON HAND AND IN BANK ON FIRST OF MONTH				

FINANCIAL STATEMENT

ACTUAL LAST YEAR	\$												
ESTIMATE THIS YEAR	\$												
			FOOD				SHELTER		CLOTHES				
DATE	INCOME	OUTGO	GROCER	MEAT	DAIRY	OUTSIDE MEALS		RENT OR INT. ON MTGE.	UPKEEP AND REPAIRS		MAN'S	WOMAN'S	
1													
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29													
30													
31													
TOTALS													
			TOTAL FOOD				TOTAL SHELTER		TOTAL CLOTHES				
TOTAL INCOME FOR THE MONTH			LESS TOTAL OUTGO FOR THE MONTH			BALANCE ON HAND AT END OF MONTH			ADD CASH ON HAND AND IN BANK ON FIRST OF MONTH				

FOR THE MONTH OF _____ 19__

[illegible]

[illegible]

[illegible]

FINANCIAL STATEMENT

ACTUAL LAST YEAR \$													
ESTIMATE THIS YEAR \$													
			FOOD					SHELTER		CLOTHES			
DATE	INCOME	OUTGO	GROCER	MEAT	DAIRY	OUTSIDE MEALS		RENT OR INT. ON MTGE.	UPKEEP AND REPAIRS		MAN'S	WOMAN'S	
1													
2													
3													
4													
5													
6													
7													
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22													
23													
24													
25													
26													
27													
28													
29													
30													
31													
TOTALS													
			TOTAL FOOD					TOTAL SHELTER		TOTAL CLOTHES			
TOTAL INCOME FOR THE MONTH			LESS TOTAL OUTGO FOR THE MONTH			BALANCE ON HAND AT END OF MONTH			ADD CASH ON HAND AND IN BANK ON FIRST OF MONTH				

FOR THE MONTH OF _____ 19__

[illegible]

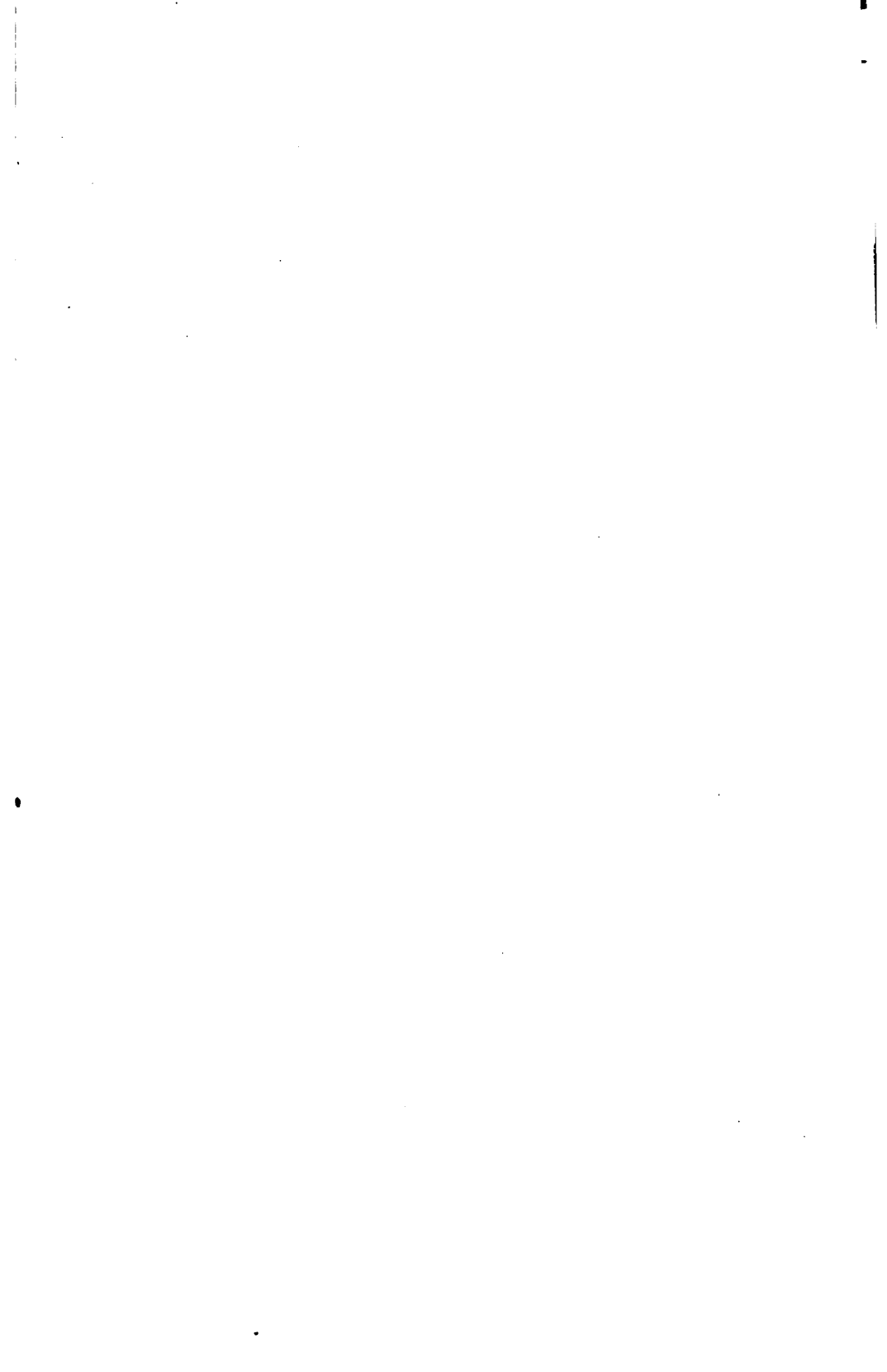
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This book may be borrowed for two weeks, with the privilege of renewing it once. A fine of five cents a day is incurred by failure to return a book on the date when it is due.

The Bureau of Vocational Guidance Library is open from 9 to 1 and 2 to 5 daily except Saturday, when it closes at 12.30.

DUE

DUE

